Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identif	the name that is on your nment-issued picture fication (for example, lriver's license or	Robin First name Frederica Middle name	First name Middle name
Bring identif	your picture ication to your meeting ne trustee.	Taylor Last name Suffix (Sr., Jr., II, III)	Last name Suffix (Sr., Jr., II, III)
	ther names you used in the last 8	Robin First name	First name
	e your married or n names.	F Middle name Doss Last name	Middle name Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your numb Indivi	the last 4 digits of Social Security er or federal dual Taxpayer fication number	xxx - xx - <u>0912</u> OR	XXX - XX
		9 xx - xx	9 xx - xx

Case 15-41750 Doc 1 Entered 12/10/15 16:22:34 Desc Main Filed 12/10/15 Page 2 of 73

Case Number (if known)

Document Robin Frederica Debtor 1 First Name Middle Name Last Name

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN
5. Where you live	1512 21st St Number Street	If Debtor 2 lives at a different address: Number Street
	Zion IL 60099 City State ZIP Code LAKE County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
	Number Street P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Case 15-41750 Doc 1 Entered 12/10/15 16:22:34 Desc Main Filed 12/10/15 Page 3 of 73

Case Number (if known)

Document Taylor Robin Frederica Debtor 1 First Name Middle Name Last Name

Pa	Tell the Court About Yo	ur Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you	Filing for I	Bankruptcy (Form 2010)		equired by 11 U.S.C. § 342(b) for Inpage 1 and check the appropriate b			
	are choosing to file under	■ Chap	ter 7					
		☐ Chap	ter 11					
		☐ Chap	ter 12					
		☐ Chap	ter 13					
8.	How you will pay the fee	local yours subm	will pay the entire fee when I file my petition. Please check with the clerk's office in your ocal court for more details about how you may pay. Typically, if you are paying the fee ourself, you may pay with cash, cashier's check, or money order. If your attorney is ubmitting your payment on your behalf, your attorney may pay with a credit card or check rith a pre-printed address.					
			I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
		By la less t pay t	w, a judge may, but i han 150% of the offic he fee in installments	s not required to, wait cial poverty line that a b). If you choose this o	est this option only if you are fil we your fee, and may do so only pplies to your family size and y option, you must fill out the <i>App</i> B) and file it with your petition.	y if your income is rou are unable to		
9.	Have you filed for bankruptcy within the	□ No	NDII		04/00/0040	40.00050		
	last 8 years?	Yes.	District NDIL	When	01/29/2012 Case Number MM / DD / YYYY	12-02958		
			District None	When	Case Number MM / DD / YYYY			
			District	When	Case Number			
10.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is	☐ Yes.	Dobtor		Relationship to you _			
	not filing this case with you, or by a business parter, or by affiliate?			When		own		
	annate:		Debtor		Relationship to you _			
			District	When	Case Number, if kn	own		
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obtatesidence? No. Go to line 12		ent against you and do you want to	stay in your		
			_	al Statement About an E	viction Judgment Against You (For	rm 101A) and file it with		

Debto	Case 15-4175	50 Doc 1 Frederica Middle Name	Filed 12/10/15 Document Taylor Last Name	Entered 12/10/15 16:22:34 Page 4 of 73 Case Number (if known)	Desc Main
Par					
	Report About Any Busin		3 a cole i rophictor		
12.	Are you a sole proprietor of any full- or part-time business?	_	Go to Part 4. Name and location of busines	s	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as	- N	lame of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it	-	lumber Street		
	to this petition.	-	City		Zip Code
					Σ.β σσασ
		(Check the appropriate box to	describe your business: s defined in 11 U.S.C. § 101(27A))	
			_	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined		
			•	efined in 11 U.S.C. § 101(6))	
			☐ None of the above		
_					
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business	appropriate balance she	deadlines. If you indicate that et, statement of operations, c	urt must know whether you are a small business do you are a small business debtor, you must attach ash-flow statement, and federal income tax return ure in 11 U.S.C. § 1116(1)(B).	your most recent
	debtor?	No. I ar	m not filing under Chapter 11.		
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).		m filing under Chapter 11, but Bankruptcy Code.	I am NOT a small business debtor according to the	e definition in
			m filing under Chapter 11 and ankruptcy Code.	I I am a small business debtor according to the def	inition in the
Par	t 4: Report if You Own or Ha	ave Any Hazardou	s Property or Any Property Th	at Needs Immediate Attention	
14.	Do you own or have any	No.			
	property that poses or is alleged to pose a threat	Yes. Wh	nat is the hazard?		·
	of imminent and indentifiable hazard to				
	public health or safety? Or do you own any property that needs				
	immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	lfi	immediate attention is needed	d, why is it needed?	
	•	W	here is the property?		

Number

City

Street

ZIP Code

State

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main

Debtor 1

Robin Frederica Document

Page 5 of 73

First Name Middle Name

Last Name

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing ab	ou
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 15-41750 Doc 1 Entered 12/10/15 16:22:34 Desc Main Filed 12/10/15

Page 6 of 73

Case Number (if known) Document Taylor Robin Frederica Debtor 1

Last Name

6.	What kind of debts do you have?	as "incurred by an individual	consumer debts? Consumer debts are det primarily for a personal, family, or household p				
		No. Go to line 16b. Yes. Go to line 17.					
			business debts? Business debts are debts strengther through the operation of the business	-			
		No. Go to line 16c. Yes. Go to line 17.					
		_	we that are not consumer debts or business d	lebts.			
_	Are you filing under		napter 7. Go to line 18.				
	Chapter 7?	<u> </u>	er 7. Do you estimate that after any exempt p	roperty is excluded and			
	Do you estimate that after any exempt property is	administrative expense	s are paid that funds will be available to distrib				
	excluded and administrative expenses	■No.					
	are paid that funds will be available for distribution to unsecured creditors?	<u></u> Yes.					
	How many creditors do	1-49	1,000-5,000	25,001-50,000			
	you estimate that you	50-99	5,001-10,000	50,001-100,000			
	owe?	☐ 100-199 ☐ 200-999	□ 10,001-25,000	☐ More than 100,000			
	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion			
	How much do you	□ \$0-\$50,000	□ \$1,000,001-\$10 million				
	estimate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion			
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
		☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion			
ĺ	t 7: Sign Below						
	you	I have examined this petition, and correct.	I declare under penalty of perjury that the infor	rmation provided is true and			
			ter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap				
			did not pay or agree to pay someone who is nd read the notice required by 11 U.S.C. § 342(
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.			
			nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for up a 3571.				
		/s/ Robin Frederica Taylo		ture of Debtor 2			
		- 0	J.g.				
		Executed on12/05/2015	Execu	ted on			

First Name

Middle Name

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Document Page 7 of 73

Debtor 1	Robin	Frederica	Taylor	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Marc Adam Affolter	Date	Date:	12/10/201	5
Signature of Attorney for Debtor		MM / [DD / YYYY	
Marc Adam Affolter				
Printed name				
Geraci Law L.L.C.				
Firm name				
55 E. Monroe St., #3400				
Number Street				
				_
Chicago	IL	606	03	
	ILState		03 P Code	_
Chicago City Contact Phone 312-332-1800	State	Z	P Code	— — aw.com
	State	Z		— aw.com
City	State	Z	P Code	aw.com

Fill in this in	nformation to ident	tify your case:	
Debtor 1	Robin	Frederica	Taylor
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number (If known)	r		_

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 2,722
1c. Copy line 63, Total of all property on Schedule A/B	\$ 2,722
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$142,617
	\$142,617
	\$142,617
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$142,617 \$2,497.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F Part 3: Summarize Your Liabilities 4. Schedule I: Your Income (Official Form 106l)	

Entered 12/10/15 16:22:34 Desc Main Filed 12/10/15 Case 15-41750 Doc 1

Document Taylor Robin Frederica

Page 9 of 73

Case Number (if known) First Name Middle Name Last Name **EntriesDescription LiabilitiesAmount** <u>AssetsAmount</u>

Pa	art 4:	Answer These Questions for Administrative and Statistical Records		_					
6.	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
	Yes								
7.	What kind of debt do you have?								
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.								
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$3,543.67								
9.	Copy the	following special categories of claims from Part 4, line 6 of Schedule E/F:							
			Total claim						
	From Pa	art 4 of Schedule E/F, copy the following:							
	9a. Dome	estic support obligations (Copy line 6a.)	\$_0.00						
	9b. Taxes	s and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00						
	9c. Claim	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00						
	9d. Stude	ent loans. (Copy line 6f.)	\$ 95,061.00						
		ations arising out of a separation agreement or divorce that you did not report as aims. (Copy line 6g.)	\$_0.00						
	9f. Debts	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00						
	9g. Total	\$ 95,061.00							

			ilod 12/10/15	Entered 12/10/15 16:22:34	Desc M	⁄lain	
Fill in this in	formation to ide	ntify your case and this filing:		0 of 73			
Debtor 1	Robin	Frederica	Taylor				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of <u>IL</u>	<u>LINOIS</u>				
Case Number	г		(State)		Cr	neck if this is a	an
(If known)					am	nended filing	
<u>Official F</u>	<u>orm 106A</u>	<u>/B</u>					
Schedul	e A/B: Pr	operty					12/15
ategory where esponsible for ages, write yo	you think it fits supplying corre ur name and cas	best. Be as complete and accura	te as possible. If two meeded, attach a separa ery question.	t fits in more than one category, list the asset in narried people are filing together, both are equal ate sheet to this form. On the top of any addition	lly		
	vn or have any le	gal or equitable interest in any re	esidence, building, land	d, or similar property?			
No.	Dogoribo						
Yes. 2. Add the do		portion you own for all of your en	tries fro Part 1, includi	ng any entries for pages			
you have a	ttached for Part	1. Write that number here		>			\$0.00
Part 2:	Describe Your Ve	hicles					
=	_	·		e registered or not? Include any vehicles xecutory Contracts and Unexpired Leases.			
03. C <u>ars,</u> vans	s, trucks, tractor	s, sport utility vehicles, motorcyc	eles				
No.	Describe						
04. Watercraf	t, aircraft, motor	homes, ATVs and other recreation					
Examples: No.	Boats, trailers, mot	ors, personal watercraft, fishing vessels	s, snowmobiles, motorcycle	accessories			
Yes.							
	•	oortion you own for all of your en 2. Write that number here	tries fro Part 2, includi	ng any entries for pages			\$ 0.00
Dord St	Describe Your Pe	rsonal and Household Items					
raitoi		or equitable interest in any of the	a following items?		Curr	rent value of th	10
Do you own o	i ilave ally legal	or equitable interest in any or the	Fioliowing items :		porti	ion you own?	
						ot deduct secured emptions	d claims
	d goods and furr Major appliances, t	nishings furniture, linens, china, kitchenware					
Yes.	Describe	Furniture, linens, kitchenware		3	\$800	¢	800.00
07. Electronic	s					₽	800.00
		dios; audio, video, stereo, and digital ec including cell phones, cameras, media		rs, scanners; music			
Yes.	Describe	Television and radios; music		9	§400		
		collections; cell phone		v		÷	400.00
08. Collectible	es of value					Φ	-00.0 0
		nes; paintings, prints, or other artwork; collections; other collections, memorabi		t objects;			
Yes.	Describe					\$	0.00
		I .			1	Ψ	<u> </u>

Robin

Case 15-41750 Doc 1

Filed 12/10/15 Entered 12/10/15 16:22:34

Document Page 11 of 73 Jumber (if known)

Desc Main

First Name

Middle Name

09.	Examples: and kayaks			pment; bicycles, pool tables, golf clubs, skis;	canoes	
	No. Yes.	Describe				\$ 0.00
10.	Firearms Examples:	Pistols, rifles, shot	guns, ammunition, and related equ	ipment		
	Yes.	Describe				\$ 0.00
11.	Clothes	Francisco alathar	f lasthan and decimany			<u> </u>
	No.	Everyday clothes,	furs, leather coats, designer wear	shoes, accessories		_
	Yes.	Describe	Everyday clothes		\$50	\$ 50.00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry,	costume jewelry, engagement rinç	s, wedding rings, heirloom jewelry, watches,	gems,	
	Yes.	Describe	Everyday jewelry, costume jewe	ry	\$100	\$ 100.00
13.	Non-farm a Examples:	animals Dogs, cats, birds,	horses			•
	Yes.	Describe				\$0.00
14.	Any other No.	personal and ho	ousehold items you did not a	ready list, including any health aids y	ou did not list	
	Yes.	Describe				\$ 0.00
				cluding any entries for pages you ha		\$1,350.00
		verite that numb			>	
	all C-Vi		or equitable interest in any	f the followina?		Current value of the
		,				portion you own? Do not deduct secured claims or exemptions
16.	Cash Examples:	Money you have ir	n your wallet, in your home, in a sa	e deposit box, and on hand when you file yo	our petition	
	Yes.	Describe				\$0.00
17.		Checking, savings	s, or other financial accounts; certif If you have multiple accounts with	cates of deposit; shares in credit unions, brol he same institution, list each.	kerage houses,	
	Yes.	Describe	Account Type: Checking Account	Institution name: Fidelity		\$ 50.00
			Checking Account	Guaranty Bank		\$ <u>100.00</u>
18.	Examples:		publicly traded stocks tment accounts with brokerage firm	s, money market accounts		\$ <u>150.0</u> 0
	No. Yes.	Describe	Institution or issuer name:			
19.	Non-public	cly traded stock	and interests in incorporate	l and unincorporated businesses, inc	luding an interest in	\$0.00
	Yes.	Describe	Name of Entity and Percent	f Ownership:		\$0.00

Robin

Case 15-41750 Doc 1

Desc Main

First Name

Middle Name

Filed 12/10/15 Entered 12/10/15 16:22:34

Document Page 12 of 73 Pumber (if known)

20.	Negotiable	instruments includ	e bonds and other negotiable and non-negotiable instruments e personal checks, cashiers' checks, promissory notes, and money orders. The those you cannot transfer to someone by signing or delivering them.		
	Yes.	Describe	Issuer name:	\$ (0.00
21.		or pension acc	counts RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans		_
	Yes.	Describe	Type of account and Institution name:	\$	0.00
22.	-	posits and pre			
			sits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications		
	Yes.	Describe	Institution name or individual:	s (0.00
23.	Annuities (A contract for a	periodic payment of money to you, either for life or for a number of years)	·	_
	Yes.	Describe	Issuer name and description:	¢ (0.00
24.		an education I § 530(b)(1), 529A	RA, in an account in a qualified ABLE program, or under a qualified state tuition program. b), and 529(b)(1).	\$ <u>`</u>	<u> </u>
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):		
25.	Trusts, equ	uitable or future	interests in property (other than anything listed in line 1), and rights or powers	\$	<u>0.0</u> 0
	Yes.	Describe		s (0.00
26.			marks, trade secrets, and other intellectual property mes, websites, proceeds from royalties and licensing agreements	<u> </u>	
	Yes.	Describe		s (0.00
27.			other general intangibles xclusive licenses, cooperative association holdings, liquor licenses, professional licenses	V	
	Yes.	Describe		¢ (0.00
				Ψ	<u> </u>
Mor	ney or prop	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured clair or exemptions	ns
28.	Tax refund	s owed to you			
	Yes.	Describe		œ (0.00
29.	Family sup	port		<u> </u>	
	Examples: No.	Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	Yes.	Describe		s (0.00
30.		unts someone d		·	_
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else		
	Yes.	Describe		s (0.00
				<u> </u>	

Case 15-41750 Doc 1

Desc Main

Filed 12/10/15 Entered 12/10/15 16:22:34

Document Page 13 of 73 Pumber (if known) Robin First Name Middle Name

31.	Examples: Health, disability, No.	cies or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:		
	Yes. Describe	Term life insurance with employer. No cash value. \$0	\$	0.00
32.	If you are the beneficiary of a property because someone No.	hat is due you from someone who has died I living trust, expect proceeds from a life insurance policy, or are currently entitled to receive las died.		
	Yes. Describe		\$	0.00
33.	Examples: Accidents, emplo	es, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue		
	Yes. Describe		\$	0.00
34.	No.	iquidated claims of every nature, including counterclaims of the debtor and rights		
	Yes. Describe	Estimated 2015 federal tax refund. \$1,222	\$	1,222.00
35.	Any financial assets you No.	did not already list		
	Yes. Describe		\$	0.00
		of your entries from Part 4, including any entries for pages you have attached		\$1,372.00
	411	egal or equitable interest in any business-related property?		
	No.			
	No. Yes.		Current value of portion you own Do not deduct sector exemptions	1?
38.	Yes. Accounts receivable or c	ommissions you already earned	portion you own Do not deduct secu	1?
38.	Yes.	ommissions you already earned	portion you own Do not deduct secu	1?
	Accounts receivable or complex No. Yes. Describe Office equipment, furnish Examples: Business-related		portion you own Do not deduct secu or exemptions	1? ured claims
	Accounts receivable or complete No. Yes. Describe Office equipment, furnish	ings, and supplies	portion you own Do not deduct sect or exemptions	n? ured claims 0.00
39.	Accounts receivable or complex No. Yes. Describe Office equipment, furnist Examples: Business-related No. Yes. Describe Machinery, fixtures, equipment, furnist examples: Business-related No.	ings, and supplies	portion you own Do not deduct secu or exemptions	1? ured claims
39.	Accounts receivable or complex No. Yes. Describe Office equipment, furnish Examples: Business-related No. Yes. Describe	ings, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own Do not deduct sect or exemptions \$	0.00
39. 40.	Accounts receivable or complete No. Yes. Describe Office equipment, furnish Examples: Business-related No. Yes. Describe Machinery, fixtures, equimum No. Yes. Describe	ings, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own Do not deduct sect or exemptions	n? ured claims 0.00
39. 40.	Accounts receivable or complete No. Yes. Describe Office equipment, furnish Examples: Business-related No. Yes. Describe Machinery, fixtures, equimulation No. Yes. Describe	ings, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own Do not deduct sect or exemptions \$ \$	0.00 0.00
39. 40.	Accounts receivable or complete No. Yes. Describe Office equipment, furnish Examples: Business-related No. Yes. Describe Machinery, fixtures, equimon No. Yes. Describe Inventory No. Yes. Describe Interests in partnerships	ings, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices oment, supplies you use in business, and tools of your trade or joint ventures	portion you own Do not deduct sect or exemptions \$	0.00
39. 40.	Accounts receivable or complete No. Yes. Describe Office equipment, furnish Examples: Business-related No. Yes. Describe Machinery, fixtures, equipment, furnish Examples: Business-related No. Yes. Describe	ings, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices oment, supplies you use in business, and tools of your trade	portion you own Do not deduct sect or exemptions \$ \$	0.00 0.00
39. 40. 41.	Accounts receivable or complete No. Yes. Describe Office equipment, furnish Examples: Business-related No. Yes. Describe Machinery, fixtures, equimon No. Yes. Describe Inventory No. Yes. Describe Interests in partnerships No.	ings, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices pment, supplies you use in business, and tools of your trade or joint ventures Name of Entity and Percent of Ownership:	portion you own Do not deduct sect or exemptions \$ \$	0.00 0.00
39. 40. 41.	Accounts receivable or complete No. Yes. Describe Office equipment, furnish Examples: Business-related No. Yes. Describe Machinery, fixtures, equimon No. Yes. Describe Inventory No. Yes. Describe Interests in partnerships No. Yes. Describe	ings, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices pment, supplies you use in business, and tools of your trade or joint ventures Name of Entity and Percent of Ownership:	sssssssss	0.00 0.00

Debtor 1 Robin Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Paylor Document Page 14 of 3 Jumber (if known)

44. Any business-related property you did not already list No.	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here>	\$ 0.00
Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	,
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	
Yes. Describe	\$ <u>0.0</u> 0
47. Farm animals Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe	\$ 0.00
48. Crops—either growing or harvested No.	
Yes. Describe	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.	
Yes. Describe	\$0.00
50. Farm and fishing supplies, chemicals, and feed No.	
Yes. Describe	\$0.00
51. Any farm- and commercial fishing-related property you did not already list No.	_
Yes. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here	\$0.00
Poict7: Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.	
Yes. Describe	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Case 15-41750 Doc 1 Robin

Desc Main

First Name

Filed 12/10/15 Entered 12/10/15 16:22:34

Document Page 15 of 3 yumber (if known)

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 1,350.00	
58. Part 4: Total financial assets, line 36	\$ 1,372.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 2,722.00	\$ 2,722.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$2,722.00

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main

Fill in this in	Fill in this information to identify your case:							
Debtor 1	Robin	Frederica	Taylor					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	ILLINOIS (State)					
Case Number	r		_					
(If known)								

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exemp	ot						
1. Which set of ex	1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.							
You are clair	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)							
You are clair	ming federal exemptions. 11 U.S.0	C. § 522(b)(2)						
_								
2. For any propert	y you list on Schedule A/B that y	ou claim as exempt, fill in t	the information below.					
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	Furniture, linens, kitchenware	\$_800	_ \$	735 ILCS 5/12-1001(b) - \$800.00				
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit					
			,,	725 II OS 5/42 4004/b)				
Brief description:	Television and radios; music collections; cell phone	\$ 400	\$	735 ILCS 5/12-1001(b) - \$400.00				
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit					
Brief			,,	735 ILCS 5/12-1001(a),(e) - \$50.00				
description:	Everyday clothes	\$ 50	_ \$	733 IEG3 3/12-100 I(a),(e) - \$30.00				
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit					
Jonedaio , VB.			any approache statetory milit					
3. Are you claimin	g a homestead exemption of mor	e than \$155,675?						
(Subject to adjus	stment on 4/01/16 and every 3 yea	rs after that for cases filed o	on or after the date of adjustment .)					
No.								
=	acquire the property covered by t	he exemption within 1.215 c	days before you filed this case?					
Ппо	. , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,						
Official Form 106C Record # 635883 Schedule C: The Property You Claim as Exempt Page 1 of 2								
		30		<u> </u>				

Case 15-41750 Doc 1 Filed 12/10/15

Entered 12/10/15 16:22:34 Desc Main Page 17 of 73 Case Number (if known)

Debtor 1

Robin Frederica

Middle Name

635883

Record #

Official Form 106C

Document

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(b) - \$100.00 Everyday jewelry, costume jewelry description: \$ 100 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$50.00 Checking Account, Fidelity, 50.00 Brief \$ 50 description: 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, Guaranty Bank, 735 ILCS 5/12-1001(b) - \$100.00 \$_100 100.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Term life insurance with employer. 735 ILCS 5/12-1001(b) - \$0.00 **\$**_ 0 No cash value. description: 100% of fair market value, up to Line from 31 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$2,000.00 Brief Estimated 2015 federal tax refund. \$ 2,000 \$ 1,222 description: 100% of fair market value, up to Line from 34 any applicable statutory limit Schedule A/B:

Schedule C: The Property You Claim as Exempt

Page 2 of 2

Fill in this in	Caso 15 //	1750 Doc 1 E	Filad 12/10/15	Entered 12		:22:34	Desc Main	
Debtor 1	Robin First Name	Frederica Middle Name	Taylor Last Name	8 of	73			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States Case Number		: <u>NORTHERN</u> _ District of _I	(State)				Check if this	s is an
	orm 106D						amended fil	ing 12/15
Be as complete information. If no idditional page 1. Do any creations. No. Ch	and accurate as pos nore space is needed s, write your name a ditors have claims se	Who Have Claim sible. If two married people it, copy the Additional Page, and case number (if known). ecured by your property? mit this form to the court with on below.	are filing together, both fill it out, number the en	are equally respontries, and attach	t to this form. Or	n the top of an	у	
	List All Secured Claim							
for each cl	aim. If more than one	ditor has more than one secu e creditor has a particular clai ims in alphabetical order acc	im, list the other creditors	in Part 2.	Do no	nn A Int of claim It deduct the Int collateral	Column A Value of collateral that supports this claim	Column C Unsecured portion If any

Fill	in this in	Caso 15 /1175		1 Eilod	12/10/15	Entor	ed 12/10/15 1 9 of 73	6:22:34	Desc Main	
							3 01 70			
Del	otor 1	Robin	Frederica		Taylor					
		First Name	Middle Name		Last Name					
	otor 2									
(Spo	use, if filing)	First Name	Middle Name		Last Name					
Uni	ted States	Bankruptcy Court for the : <u>NC</u>	<u> DRTHERN</u> Dis	strict of <u>ILLINOIS</u>						
Cas	se Number				(State)				Check if	f this is an
	(nown)]		amende	d filing
⊃ffi∂	rial F	orm 106E/F								
J1110	<u>Jiai i (</u>	<u> </u>								40/45
<u>ich</u>	<u>edule</u>	E/F: Creditors W	<u>ho Have</u>	Unsecur	<u>ed Claims</u>					12/15
ist the A/B: Pareditor of the period of the	e other paroperty (Cors with plants, copy than any addit	and accurate as possible. larty to any executory contro Official Form 106A/B) and o lartially secured claims that he Part you need, fill it out, lional pages, write your nan List All of Your PRIORITY Uns	acts or unexp n Schedule G t are listed in t number the en ne and case n	ired leases tha 6: Executory Co Schedule D: Co ntries in the bo number (if know	t could result in a ontracts and Unex reditors Who Hav xes on the left. At	a claim. Al xpired Lea ve Claims :	so list executory contr ases (Official Form 106 Secured by Property. I	acts on Schedu G). Do not inclu f more space is	ile ide any	
		ditors have priority unsecu	red claims ag	ainst vou?						
	-		. ou olumb ug							
	•	to Part 2.								
L							See Bet the condition con-		lain Fan	
ea no ur	ach claim onpriority onsecured	our priority unsecured clain listed, identify what type of c amounts. As much as possit claims, fill out the Continuati	claim it is. If a coole, list the clai on Page of Pa	claim has both p ims in alphabeti art 1. If more tha	oriority and nonprion cal order accordin on one creditor hole	iority amoung to the cr lds a partic	nts, list that claim here reditor's name. If you hat claim, list the other	and show both pave more than tw	oriority and o priority	
(⊢	or an exp	lanation of each type of clair	n, see the inst	tructions for this	form in the instru	iction book	let.)	Total claim	Priority	Nonpriority
									amount	amount
Par	t 2:	List All of Your NONPRIORITY	Unsecured Cl	laims						
3. D o	anv cred	ditors have nonpriority uns	ecured claims	s against you?						
_		u have nothing to report in the			ne court with your	other sche	odulee			
	Í	u have nothing to report in the	iis part. Subii	iii tiiis ioiiii to ti	ie court with your	other some	cuules.			
	Yes.		-1-i i 4h	-1			da aaala alatuu 16 a awaa	litan baa maana tb		
no inc	onpriority on cluded in	our nonpriority unsecured unsecured claim, list the cre Part 1. If more than one cred ut the Continuation Page of I	ditor separatel ditor holds a pa	ly for each claim	n. For each claim li	listed, iden	tify what type of claim it	is. Do not list cl	aims already	
4.1	America	an Credit Accept		Last 4 digits of	account number	1001				Total claim \$ 9,249.00
7.1	Creditor's I					2014	-03-08			
	961 E N			When was the	lebt incurred?	2014				
	Number	Street								
				_	you file, the claim i	is: Check a	II that apply.			
	Spartan	burg SC 29	302	Contingent Unliquidated						
	City	State Zi	p Code	Disputed						
ľ	Debtor	the debt? Check one.								
ř	Debtor 2	•		Type of PRIORI	ITY unsecured clai	im·				
, [=	and Debtor 2 only		Student loans						
 	=	one of the debtors and another		_	rising out of a separa	ration agreer	ment or divorce			
[=	if this claim relates to a			not report as priority	-				
L	_	unity debt		_	sion or profit-sharing		other similar debts			
ŀ		n subject to offest?		=						
ļ	No			Other. Specif	y Debt Owed					
	Yes									

Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Case 15-41750 Page 20 of 73 **Pacument** Robin Frederica Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Americollect INC \$<u>11.00</u> Last 4 digits of account number _____180A

Creditor's Name	When was the debt incurred? 2014-2014	
1851 S Alverno Rd	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Manitowoc WI 54220		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	T (PRIORITY)	
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes	Other. Spedify	
Armar Cuatama Ca	Look A digito of account number	\$ 358.00
	Last 4 digits of account number	\$_000.00
Creditor's Name	When was the debt incurred?	
1700 Kieffer Dr., Ste. 1	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Zion IL 60099		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	Turns of DDIODITY unconsumed alaims	
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Credit Card or Credit Use	
Yes		
Beacon Financial	Last 4 digits of account number	\$ 300.00
Creditor's Name		-
358 S. 700 E Suite B105	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Salt Lake City UT 84102		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes	Other: Specify	

Record # 635883

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Page 21 of 73 Document Robin Frederica Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Camden Developement INC \$ 1,043.00 Last 4 digits of account number _ Creditor's Name 2009-2013 4620 Woodland Corporate When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent FI 33614 Tampa Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Care Credit/GEMB \$ 2,967.00 Last 4 digits of account number 4.6 Creditor's Name Box 981127 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent El Paso 79998 TX Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Cash in a Wink \$ 200.00 4.7 Last 4 digits of account number Creditor's Name 3422 Old Capital Trail When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Bellefonte 19809 Unliquidated

Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Case 15-41750 Page 22 of 73 **Pacument** Robin Frederica Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Certified Services INC \$<u>40.00</u> Last 4 digits of account number _____21Q1_

Creditor's Name	0040 0040	
1733 Washington St Ste 2	When was the debt incurred? 2013-2013	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Westerner II COOOF	Contingent	
Waukegan IL 60085	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
Certified Services INC	Last 4 digits of account number05Q1	\$ _150.00
Creditor's Name	<u> </u>	
1733 Washington St Ste 2	When was the debt incurred? 2010-2012	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Waukegan IL 60085	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	Time of DDIODITY improving a laim.	
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other, Specify Medical Debt	
\vdash	Other. Specify Medical Debt	
Yes Certified Services INC	Last 4 digits of account number 0000	\$ 843.00
0	Last 4 digits of account number 0000	\$ <u>043.00</u>
Creditor's Name	When was the debt incurred? 2012-2012	
1733 Washington St Ste 2	When was the debt incurred?	
Number Street		
	As of the date you file the claim is: Check all that canby	
	As of the date you file, the claim is: Check all that apply.	
Waukegan IL 60085	Contingent	
	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	<u> </u>	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
=		
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		

Record # 635883

Debtor 1	Robin	Case 15-41750	Doc 1	Filed 12/10/15 Pacument	Entered 12/10/15 16:22:34 Page 23 of 73 Case Number (if known)	Desc Main
	First Name	Middle Name		Last Name		
Part 2	Your	NONPRIORITY Unsecured Cla	ims - Continua	ation Page		
After listi	ng any er	ntries on this page, number t	hem beginniı	ng with 4.4, followed by 4.5	5, and so forth.	Т
4.11	Chase Bar	nk	_ Las	st 4 digits of account numbe	r	\$.

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Chase Bank	Last 4 digits of account number	\$ <u>1,500.00</u>
	Creditor's Name		
	PO Box 15298	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Over the Overdess Over the Live	
	=	Other. Specify Credit Card or Credit Use	
4 40	Yes Choice Recovery	Last 4 digits of account number 2899	\$ 200.00
4.12	Creditor's Name	Last 4 digits of account number	Ψ
	1550 Old Henderson Rd St	When was the debt incurred? 2014-2014	
	Number Street		
		As of the date was file the status to Object all the status	
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43220	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.13	Citibank	Last 4 digits of account number	\$ <u>1,002.00</u>
	Creditor's Name		
	701 E. 60th St., North	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57117	Unliquidated	
City State Zip Code		Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY uncoursed claims	
		Type of PRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify Great Gard of Great OSE	
_	□ ····		

Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Case 15-41750 Page 24 of 73 **Pacument** Robin Frederica Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.14 College OF LAKE County	Last 4 digits of account number 9150	\$ 358.00		
Creditor's Name				
1700 Kiefer Dr Ste 1	When was the debt incurred? 2011-2012			
Number Street				
	As of the date was file the plains in Oberel all that are in			
	As of the date you file, the claim is: Check all that apply.			
Zion IL 60099	Contingent			
	Unliquidated			
City State Zip Code Who owes the debt? Check one.	Disputed			
Debtor 1 only				
Debtor 2 only	Type of PRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only	Student loans			
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
Check if this claim relates to a	that you did not report as priority claims			
community debt	Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offest?	Books to periodon of profit offaring plane, and office offinial debto			
No	Other. Specify Collecting for Creditor			
│	Other. Specify Collecting for Creditor			
Yes A 15 Commonwealth Financial	Last 4 digits of account number 68N1	\$ 55.00		
4.13	Last 4 digits of account number b8N1	3 00.00		
Creditor's Name	When was the debt incurred? 2014-2014			
245 Main St	When was the debt incurred? 2014-2014			
Number Street				
	As of the date you file, the claim is: Check all that apply.			
	Contingent			
Dickson City PA 18519				
City State Zip Code	Unliquidated			
Who owes the debt? Check one.	Disputed			
Debtor 1 only				
Debtor 2 only	Type of PRIORITY unsecured claim:			
 	Student loans			
Debtor 1 and Debtor 2 only				
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
Check if this claim relates to a	that you did not report as priority claims			
community debt	Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offest?				
No	Other. Specify Medical Debt			
Yes				
4.16 Convergent Outsourcing Inc.	Last 4 digits of account number	<u>\$_554.00</u>		
Creditor's Name				
PO Box 9004	When was the debt incurred?			
Number Street				
	As of the date you file, the claim is: Check all that apply.			
Donton 14/4 00057	Contingent			
Renton WA 98057	Unliquidated			
City State Zip Code Who owes the debt? Check one.	Disputed			
Debtor 1 only				
Debtor 2 only	Type of PRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only	Student loans			
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
Check if this claim relates to a	that you did not report as priority claims			
community debt	Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offest?	5556 to periodic or profit orienting plants, and outer diffilial dobts			
No	Other. Specify Credit Card or Credit Use			
Yes	Other. Specify Orealt data of Orealt Ose			

Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Case 15-41750 Doc 1 Page 25 of 73 **Pacument** Robin Frederica Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4	4.17 Credit Management Control	Last 4 digits of account number	\$ 147.00
Г	Creditor's Name		
	PO Box 1408	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Racine WI 53401-1408	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes	Outer: Specify	
	Diversified Consultants Inc	Last 4 digits of account number	\$ 555.00
4	4.18 Diversified Consultants, Inc. Creditor's Name	Last - aigite of account number	T
	PO Box 551268	When was the debt incurred?	
		When was the dest incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Jacksonville FL 32255	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
		Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Debt Owed	
L	Yes		100.00
4	Enhanced Recovery Corp.	Last 4 digits of account number	<u>\$402.00</u>
	Creditor's Name		
	8014 Bayberry Road	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Jacksonville FL 32256	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
		T (PRIORITY)	
	Debtor 2 only	Type of PRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	Outer. Opening	
_	:~~		

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Page 26 of 73 Case Number (if known) **Pacument** Robin Frederica Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	Guaranty Bank	Last 4 digits of account number	<u>\$ 600.00</u>
	Creditor's Name		
	161 W. Wisconsin Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Milwaukee WI 53203	Unliquidated	
V	City State Zip Code Who owes the debt? Check one.	Disputed	
Ì	Debtor 1 only	_	
Ī	Debtor 2 only	Type of PRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u>ls</u>	s the claim subject to offest?		
	No	Other. Specify	
	Yes		0.400.00
4.21	Honor Finance	Last 4 digits of account number8701	\$ <u>3,496.00</u>
	Creditor's Name 1731 Central St	When was the debt incurred? 2010-11-06	
		when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Evanston IL 60201	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	_	
	No □	Other. Specify Deficiency, Repo'd/Surr'd Auto	
4.00	Yes Hunter Warfield Inc.	Last 4 digits of account number	\$ 1,043.00
4.22	Creditor's Name	Last 4 digits of account number	Ψ .,σ .σ.σσ
	4620 Woodland Corp. Blvd.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Tampa FL 33614	Unliquidated	
l	City State Zip Code		
V	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim: □ .	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Debt Owed	
7	Yes	Other. Specify	

Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Case 15-41750 Page 27 of 73 **Pacument** Robin Frederica Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.23 IC Systems Inc. **\$** 175.00 Last 4 digits of account number _

	Creditor's Name		
	PO Box 64378	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Paul MN 55164	☐ Unliquidated	
	City State Zip Code	Disputed	
,	Who owes the debt? Check one.	Disputed	
ļļ	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of PRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes Illinois State Toll Hwy Auth		200.00
4.24		Last 4 digits of account number \$_2	200.00
	Creditor's Name 2700 Ogden Ave.	When was the debt incurred? 2013	
		when was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Downers Grove IL 60515-1703	Contingent	
		Unliquidated	
١ ،	City State Zip Code Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
İ	Debtor 2 only	Type of PRIORITY unsecured claim:	
i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ľ	=	that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ı	s the claim subject to offest?		
	No	Other. Specify Fines	
	Yes		
4.25	InSolve Recovery LLC	Last 4 digits of account number \$3	3,455.00
	Creditor's Name		
	7144 E. Stetson Dr., Ste. 410	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Scottsdale AZ 85251	☐ Unliquidated	
١,	City State Zip Code	□ Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
I	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
i	No		
	Yes	Other. Specify	

Official Form 106E/F

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Page 28 of 73 Case Number (if known) **Pacument** Robin Frederica Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						
4.26	Mitchell Wagon Factory Lofts	Last 4 digits of account number	7104	\$ 538.00			
	Creditor's Name 6425 Odana Rd	When was the debt incurred?	2014-2014				
	Number Street	when was the debt incurred:					
	Number Street						
		As of the date you file, the claim is:	Check all that apply.				
	Madison WI 53719	Contingent					
	City State Zip Code	Unliquidated					
<u> </u>	/ho owes the debt? Check one.	Disputed					
	Debtor 1 only						
[Debtor 2 only	Type of PRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
[At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce				
	Check if this claim relates to a	that you did not report as priority clai					
l .	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts				
	s the claim subject to offest?		and Man				
	No Yes	Other. Specify Collecting for Cr	reditor				
4.27		Last 4 digits of account number		\$ 300.00			
4.27	Creditor's Name	Last 4 digits of account number		¥			
	PO Box 7826	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is:	Check all that apply.				
		Contingent					
	Overland Park KS 66212	Unliquidated					
١.,	City State Zip Code	Disputed					
"	/ho owes the debt? Check one.						
	Debtor 1 only						
	Debtor 2 only	Type of PRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation	-				
L	Check if this claim relates to a community debt	that you did not report as priority clai Debts to pension or profit-sharing pla					
ls	s the claim subject to offest?	Debts to pension or profit-straining pie	ans, and other similar debts				
	No	Other. Specify					
	Yes	other. opecity					
4.28	Navient	Last 4 digits of account number	1223	\$ 51,837.00			
	Creditor's Name		2005 2044				
	Po Box 9500	When was the debt incurred?	2005-2014				
	Number Street						
		As of the date you file, the claim is:	Check all that apply.				
	W	Contingent					
	Wilkes Barre PA 18773	Unliquidated					
_ v	City State Zip Code Vho owes the debt? Check one.	Disputed					
Г	Debtor 1 only						
	Debtor 2 only						
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim: Student loans					
At least one of the debtors and another Obligations arising out of a si			on agreement or divorce				
7	Check if this claim relates to a	that you did not report as priority clai					
-	community debt	Debts to pension or profit-sharing pla					
ls	the claim subject to offest?	-					
	No	Other. Specify					
	Yes	-					

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main

Page 29 of 73 Robin Frederica Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.29	NCO Financial Systems, Inc	Last 4 digits of account number	\$ <u>400.00</u>
	Creditor's Name		
	507 Prudential Rd.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Horsham PA 19044	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
Ì	Debtor 1 only	_	
Ī	Debtor 2 only	Type of PRIORITY unsecured claim:	
li	Debtor 1 and Debtor 2 only	Student loans	
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	_	
	No	Other. Specify Debt Owed	
\vdash	Yes	7005	. 4 400 00
4.30	Nicholas Financial INC	Last 4 digits of account number 7265	\$ <u>4,438.00</u>
	Creditor's Name 2454 Mcmullen Booth Bldg	When was the debt incurred? 2007-11-16	
	Number Street		
	Training Caroot		
		As of the date you file, the claim is: Check all that apply.	
	Clearwater FL 33759	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other, Specify Deficiency, Repo'd/Surr'd Auto	
l	Yes	Other. Specify Deficiency, Repo'd/Surr'd Auto	
4.31	North Star Capital Acquisition	Last 4 digits of account number	\$ 707.00
	Creditor's Name	<u> </u>	
	220 John Glenn Drive #100	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Amherst NY 14228	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
Г	Debtor 1 only	_	
li	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
15	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main

Page 30 of 73 **Pacument** Robin Frederica Debtor 1

Pε	Your NONPRIORITY Unsecured Claims - Co	ontinuation Page	
After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.32	OAC	Last 4 digits of account number	\$ <u>351.00</u>
	Creditor's Name		
	PO Box 371100	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Milwaukee WI 53237	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.33	Oliver Adjustment Co.	Last 4 digits of account number	<u>\$ 176.00</u>
	Creditor's Name	When you the deleter your 10	
	3416 Roosevelt Rd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Kanasha WI 52142	Contingent	
	Kenosha WI 53143	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
_	Yes		* 440.00
4.34	_	Last 4 digits of account number	\$ <u>416.00</u>
	Creditor's Name 3416 Roosevelt Rd	When was the debt incurred?	
	Number Street		
		As of the date was file the electric ten Ot a Letter to 1	
		As of the date you file, the claim is: Check all that apply.	
	Kenosha WI 53143	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	■ No	Other. Specify Collecting for Creditor	
	L Yes		

		Case 15-41750	Doc 1	Filed 12/10/15 Pacument		Desc Main
Debtor 1	Robin	Frederic	a	Б ауын пени	Page 31 of 73	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Cla	nims - Continua	ntion Page		
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.35	Oliver Adjustment Co.	Last 4 digits of account number	\$ _633.00
	Creditor's Name		
	3416 Roosevelt Rd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Kenosha WI 53143	Contingent	
	City State Zip Code	Unliquidated	
\ \ \	Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
[Debtor 2 only	Type of PRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l ¦	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
4.26	Yes Oliver Adjustment Co.	Last 4 digits of account number	\$ 1,999.00
4.36	Creditor's Name	Last 4 digits of account number	Ψ
	3416 Roosevelt Rd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kenosha WI 53143	Unliquidated	
١,	City State Zip Code	Disputed	
ľ	Vho owes the debt? Check one.		
	Debtor 1 only	Turn of PRIORITY unaccount delains	
	Debtor 2 only	Type of PRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes		
4.37	Omni Credit Services	Last 4 digits of account number	\$ <u>306.00</u>
	Creditor's Name	When was the debt incurred?	
	333 Bishops Way, Ste. 100	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Brookfield WI 53005-6209	Contingent	
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
[Debtor 2 only	Type of PRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest? No	Credit Cord or Credit Hea	
	Yes	Other. Specify Credit Card or Credit Use	

Official Form 106E/F

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main

Page 32 of 73 Case Number (if known) **Pacument** Robin Frederica Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

listing any entries on this page, number ther	n beginning with 4.4, followed by 4.5, and so forth.	Total Claim
Payday Max	\$ <u>137.00</u>	
Creditor's Name 2868 N. State Rd.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Fort Lauderdale FL 33311	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
= '	Time of PRIORITY and a second old inst	
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No		
Yes	Other. Specify	
Peoples Energy	Last 4 digits of account number	\$ 402.00
Creditor's Name	Last 4 digits of account number	·
130 E. Randolph Dr.	When was the debt incurred?	
Number Street		
	As a fight a distance of the the state of the Charles III II at a set	
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60601	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes	Other. Speeding	
Portfolio Recovery Assoc.	Last 4 digits of account number	\$ _682.00
Creditor's Name		
120 Corporate Blvd., Ste. 100	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Norfolk VA 23502		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	_	
No	Other. Specify Credit Card or Credit Use	
Vac	<u> </u>	

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main

Page 33 of 73 Pൂcument Robin Frederica Debtor 1

Pa	Your NONPRIORITY Unsecured Claims -	Continuation Page			
After	listing any entries on this page, number them l	beginning with 4.4, followed by 4.5, and so forth.	Total Claim		
4.41	Professional Account Mgmt	Last 4 digits of account number			
	Creditor's Name				
	PO Box 391	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Milweyles WI 52201	Contingent			
	Milwaukee WI 53201 City State Zip Code	Unliquidated			
	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?				
	No	Other. Specify Debt Owed			
	Yes SLM Financial CORP	Last 4 digits of account number 1126	\$ 0.00		
4.42	Creditor's Name	Last 4 digits of account number 1126	\$ <u>0.00</u>		
	11100 Usa Pkwy	When was the debt incurred? 1998-2005			
	Number Street				
		As of the data way file the claim in Charle II that and			
		As of the date you file, the claim is: Check all that apply.			
	Fishers IN 46037	Contingent			
	City State Zip Code	Unliquidated Disputed			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts			
	No	Other. Specify			
	Yes	Other. Specify			
4.43	SLM Financial CORP	Last 4 digits of account number 1136	\$ <u>0.00</u>		
	Creditor's Name	When was the debt incurred? 1998-2005			
	11100 Usa Pkwy	When was the debt incurred? 1998-2005			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Fighers IN 46027	Contingent			
	Fishers IN 46037 City State Zip Code	Unliquidated			
	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?				
	No	Other. Specify			

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Page 34 of 73 Case Number (if known) **Pacument** Robin Frederica Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim	
4.44	SLM Financial CORP	Last 4 digits of account number 1146	<u>\$_0.00</u>	
	Creditor's Name			
	11100 Usa Pkwy	When was the debt incurred? 1999-2005		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Fishers IN 46037	Unliquidated		
١.,	City State Zip Code	☐ Disputed		
"	/ho owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim: Student loans		
<u> </u>	Debtor 1 and Debtor 2 only			
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
L	Check if this claim relates to a			
la	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts		
	No			
	Tyes	Other. Specify		
4.45	SLM Financial CORP	Last 4 digits of account number 1166	\$ 0.00	
7.70	Creditor's Name		· 	
	11100 Usa Pkwy	When was the debt incurred? 2000-2005		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Fishers IN 46037	Unliquidated		
	City State Zip Code	Disputed		
"	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	s the claim subject to offest?			
	No □.,	Other. Specify		
4.40	Yes SLM Financial CORP	Last 4 digits of account number 1176	\$ 0.00	
4.46	Creditor's Name	Last 4 digits of account number	<u> </u>	
	11100 Usa Pkwy	When was the debt incurred? 2000-2005		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Fishers IN 46037	Unliquidated		
	City State Zip Code			
\ <u>\</u>	/ho owes the debt? Check one.	Disputed		
<u> </u>	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of PRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	s the claim subject to offest?			
	No	Other. Specify		
	Yes			

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Page 35 of 73 **Pacument** Robin Frederica Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** SLM Financial CORP \$ 0.00 Last 4 digits of account number _____1186

Creditor's Name	2004 2005	
11100 Usa Pkwy	When was the debt incurred? 2001-2005	
Number Street		
	As of the date you file the plains in Charley II that such	
	As of the date you file, the claim is: Check all that apply.	
Fishers IN 46037	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes	_	
Speedy Cash	Last 4 digits of account number	\$ <u>300.00</u>
Creditor's Name		
8400 E. 32nd Street N	When was the debt incurred?	
Number Street		
Namber Succe		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Bel Aire KS 67226	☐ Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify PayDay Loan	
Yes		
9 Star Cash Processing	Last 4 digits of account number	\$ 250.00
Creditor's Name	Last 4 digits of account number	<u>*</u>
3531 P. Street NW	When was the debt incurred?	
	When was the debt incurred:	
Number Street		
PO Box 111	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Miami OK 74355		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u>_</u>	
No	Other. Specify	
Yes		

Record # 635883

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main

Page 36 of 73 Case Number (if known) **Pacument** Robin Frederica Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.			Total Claim
4.50	State Collection Servi	Last 4 digits of account number	2727	\$ 57.00
	Creditor's Name		2010 2011	
	2509 S Stoughton Rd	When was the debt incurred?	2013-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Madison WI 53716	Unliquidated		
	City State Zip Code	Disputed		
'	Vho owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:		
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	n agreement or divorce		
[Check if this claim relates to a	ms		
community debt Debts to pension or profit-sharing plans, and other similar debts				
	s the claim subject to offest?			
	No Yes	Other. Specify Medical Debt		
4.51	The Stark Agency	Last 4 digits of account number		\$ 538.00
4.51	Creditor's Name			·
	PO Box 45710	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	oneck all that apply.	
	Madison WI 53744	Unliquidated		
	City State Zip Code			
\ <u>\</u>	Who owes the debt? Check one.	Disputed		
<u> </u>	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of PRIORITY unsecured claim:		
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clair	ms	
	community debt	Debts to pension or profit-sharing pla	ins, and other similar debts	
Is the claim subject to offest?		<u></u>		
	No □	Other. Specify Debt Owed		
4.50	Yes Tmobile	Last 4 digita of account number	2119	\$ 555.00
4.52	Creditor's Name	Last 4 digits of account number		Ψ <u>σσσ.σσ</u>
	10550 Deerwood Park Blvd	When was the debt incurred?	2013-2013	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
			опеск ан шас арріу.	
	Jacksonville FL 32256	Contingent		
	City State Zip Code	Unliquidated		
Who owes the debt? Check one. Disputed				
	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of PRIORITY unsecured claim:		
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clair		
.	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
	s the claim subject to offest?		- 471	
	No Yes	Other. Specify Collecting for Cre	editor	

Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Case 15-41750 Page 37 of 73 **Pacument** Robin Frederica Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4 53 U S DEPT OF ED/GSL/ATL \$ 43,224.00 Last 4 digits of account number

4.53		Last 4 digits of account number	
	Creditor's Name	2010 2010	
	Po Box 4222	When was the debt incurred? 2010-2012	
	Number Street		
	Trained Crook		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Iowa City IA 52244		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	☐ Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No		
	=	Other. Specify	
	Yes		
4.54	United Hospital System, Inc.	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	6308 8th Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Kenosha WI 53143	Contingent	
		Unliquidated	
Ι.	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
		Debts to pension of profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Credit Extended to Debtor(S)	
	Yes	-	
4.55	University of Iowa	Last 4 digits of account number	\$ 3,658.00
7.55	Creditor's Name		
	500 Iowa Ave.	When was the debt incurred?	
	500 lowa Ave.	when was the debt incurred?	
	Number Street		
		As of the date was file the claim in Charlette	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Iowa City IA 52240	Unliquidated	
	City State Zip Code		
1 '	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	=		
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify	
	Yes	<u> </u>	

Record # 635883

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Page 38 of 73 Case Number (if known) **Pacument** Robin Frederica Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim			
4.56	Verizon Wireless	Last 4 digits of account number	<u>NULL</u>	\$ <u>1,532.00</u>			
	Creditor's Name	When was the debt incurred?	2012-2014				
	1 Verizon PI	venen was the dept incurred?	·				
	Number Street						
		As of the date you file, the claim is:	: Check all that apply.				
	Alpharetta GA 30004	Contingent					
	Alpharetta GA 30004 City State Zip Code	Unliquidated					
_ v	/ho owes the debt? Check one.	Disputed					
ΙГ	Debtor 1 only	_					
Ī	Debtor 2 only	Type of PRIORITY unsecured claim	ı:				
ΙĒ	Debtor 1 and Debtor 2 only	Student loans					
l ř	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce				
l i	Check if this claim relates to a	that you did not report as priority cla					
-	community debt	Debts to pension or profit-sharing p					
Is	the claim subject to offest?						
	No	Other. Specify Unknown Cred	it Extension				
	Yes						
4.57	Village OF Pleasant Prairie FI	Last 4 digits of account number	625A	\$ <u>147.00</u>			
	Creditor's Name		2013-2014				
	Po Box 1654	When was the debt incurred?	2010-2014				
	Number Street						
		As of the date you file, the claim is:	: Check all that apply.				
		Contingent					
	Green Bay WI 54305	Unliquidated					
_ v	City State Zip Code /ho owes the debt? Check one.	Disputed					
Ī	Debtor 1 only						
l ř	Debtor 2 only	Type of PRIORITY unsecured claim	·				
l i	Debtor 1 and Debtor 2 only	Student loans					
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
}		that you did not report as priority cla	-				
-	Check if this claim relates to a community debt	Debts to pension or profit-sharing p					
Is	the claim subject to offest?	Design to periode at premit enaching p	iano, and other cirimal doors				
	No	Other. Specify Collecting for C	Creditor				
	Yes						
4.58	Virtuoso Sourcing GROU	Last 4 digits of account number	3661	\$ <u>56.00</u>			
	Creditor's Name		2014 2014				
	4500 E Cherry Creek Sout	When was the debt incurred?	2014-2014				
	Number Street						
		As of the date you file, the claim is:	: Check all that apply.				
		Contingent					
	Denver CO 80246	Unliquidated					
v	City State Zip Code //ho owes the debt? Check one.	Disputed					
[Debtor 1 only						
	Debtor 2 only	Type of PRIORITY unsecured claim	ı:				
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce				
	Check if this claim relates to a	that you did not report as priority cla					
-	community debt	Debts to pension or profit-sharing p					
ls	the claim subject to offest?						
	No	Other. Specify Medical Debt					
	Yes						

Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Case 15-41750 Page 39 of 73 **Pacument** Robin Frederica Debtor 1 First Name Wisconsin Electric Power **\$** 0.00 4.59 Last 4 digits of account number Creditor's Name 231 W. Michigan St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Milwaukee 53203 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify ____Utility Bills/Cellular Service

community debt Is the claim subject to offest?

No

List Others to Be Notified for a Debt That You Already Listed

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main

Robin Debtor 1

Frederica

Pൂcument

Page 40 of 73 Case Number (if known)

5.	Use this page only if you have others to be notified about yexample, if a collection agency is trying to collect from you 2, then list the collection agency here. Similarly, if you have additional creditors here. If you do not have additional per	for a debt you more than one	owe to someone else, list the original e creditor for any of the debts that you	creditor in Parts 1 or listed in Parts 1 or 2, list the			
	LVNV Funding	_	On which entry in Part 1 or Part 2 list the original creditor?				
	Name PO Box 10497	_	Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims			
		29603 	Last 4 digits of account number				
	City State Zip	Code					
	Credit Management Control	_	On which entry in Part 1 or Part 2 lis	st the original creditor?			
	PO Box 1654200 S. Monroe Ave.	_	Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
		_					
		54305 _	Last 4 digits of account number				
	City State Zip	Code					
	T-Mobile	_	On which entry in Part 1 or Part 2 lis	st the original creditor?			
	Name PO Box 742596		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims			
		_					
	Cincinnati	45274-259	Last 4 digits of account number				
	City State Zip	Code					
	Camden Development Inc.	_	On which entry in Part 1 or Part 2 lis	st the original creditor?			
	Name 3 Greenway Plaza, Suite 1300		Line 4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims			
		_					
	Houston TX	77046	Last 4 digits of account number				
	City State Zip	Code					
	ICS/Illinois Collection Serv.		On which entry in Part 1 or Part 2 lis	st the original creditor?			
	Name 8231 W. 185th Street	_	Line 5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims			
		_					
	Tinley Park IL	60487	Last 4 digits of account number				
	City State Zip	_					
	Transworld Systems Inc.		On which entry in Part 1 or Part 2 lis	st the original creditor?			
	Name 507 Prudential Rd	_	Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims			
		_					
	Horsham PA	19044	Last 4 digits of account number				
	City State Zip	Code					

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Frederica Page 41 of 73

Debtor 1	Robin	Frederica	Ӌӽ҈ҫ҉µr	nent	Page 41 of /	Number (if known)
	First Name	Middle Name	Last Name			
Lake	e County Radiology Assoc.			On which	entry in Part 1 or Part 2 li	ist the original creditor?
Name 3610	04 Treasury Center			Line 7	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numb	per Street					Part 2: Creditors with Nonpriority Unsecured Claims
	cago		60694	Last 4 dig	gits of account number _	
City	edy Loan	State Zip Co	ode			
	edy Loan			On which	entry in Part 1 or Part 2 li	_
2850	O A Belvidere Rd			Line 8	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numb	per Street					Part 2: Creditors with Nonpriority Unsecured Claims
			00005			
City	ıkegan	IL State Zip Ci	60085 ode	Last 4 dig	gits of account number _	
	edy Cash Advance			On which	. and making Don't 4 and Don't 2 li	ind the animinal and the C
Name				_	entry in Part 1 or Part 2 li	
	7 N. Ridge Rd.			Line 8	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numb	per Street					Part 2: Creditors with Nonpriority Unsecured Claims
			07005	14 4 -81		
City	nita	KS State Zip C	67205 code	Last 4 dig	gits of account number	
Mitc	hell Wagon Factory Lofts LL0	<u> </u>		On which	entry in Part 1 or Part 2 li	ist the original creditor?
Name 815	8th St				of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numb						Part 2: Creditors with Nonpriority Unsecured Claims
Rac	ine	WI	53403	Last 4 dig	gits of account number	
City		State Zip Co	ode			
ISA	C 			On which	entry in Part 1 or Part 2 li	ist the original creditor?
Name 175	5 Lake Cook Road			Line10	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numb	per Street					Part 2: Creditors with Nonpriority Unsecured Claims
Dee	rfield	IL	60015	Last 4 dig	gits of account number _	3872
City	asks Oswari O' " " C	State Zip Co	ode			
	osha County Circuit Court			On which	entry in Part 1 or Part 2 li	ist the original creditor?
912	56th Street			Line11	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numb	per Street					Part 2: Creditors with Nonpriority Unsecured Claims
	osha		53140	Last 4 dig	gits of account number _	
City		State Zip Co	ode			
Gutt	ormsen & Hartley, LLP			On which	entry in Part 1 or Part 2 li	ist the original creditor?
	52nd Street, Suite 200			Line11	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numb	per Street					Part 2: Creditors with Nonpriority Unsecured Claims
Ken	osha	WI State Zin C	53140	Last 4 dig	gits of account number _	

Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Case 15-41750 Page 42 of 73

Robin Debtor 1

Frederica

Write that amount here.

6j. Total. Add lines 6a through 6d.

Pacument

142,617.00

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$98,719.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims.	6i.	\$43,898.00

		Caso 15		Eilad 12/10/15	Entered 12/10/15 16:22:34	Desc Main
Fill	in this in	formation to iden	tify your case:		3 of 73	
De	btor 1	Robin	Frederica	Taylor		
		First Name	Middle Name	Last Name		
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Un	ited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District			
	se Number			(State)		Check if this is an
-	known)	2000				amended filing
		orm 106G				12/1
Be as inform addition 1. Do	complete nation. If n onal page: o you hav No. Ch Yes. Fill	and accurate as nore space is needs, write your name any executory of each this box and so in all of the inform	ded, copy the additional pa e and case number (if know contracts or unexpired lease submit this form to the court v mation below even if the cont	ple are filing together, bot ge, fill it out, number the e n). es? vith your other schedules. Y racts or leases are listed in	th are equally responsible for supplying correct ntries, and attach it to this page. On the top of a foundation of a foundation of the form. Schedule A/B: Property (Official Form 106A/B)	
ex	-	nt, vehicle lease,			 Then state what each contract or lease is for (is rruction booklet for more examples of executory co 	
F	Person or	company with wh	nom you have the contract o	or lease	State what the contract or leas	e is for
2.1	Public S	Storage			Furniture	
	Name 3760 Pe	nnridge Dr.				
	Number	Street			_	
	Bridgeto	n	MO (53044 Zip Code	_	
2.2	City		State	Zip Code		
	Name				-	
	Number	Street			_	
	City		State	Zip Code	_	
2.3	Oity .		State			
۷.۷	Name				-	
	Number	Street			_	
	City		State	Zip Code	_	
2.4						
	Name				-	
	Number	Street			_	
	City		Stata	Zip Code	_	
2.5	o.ty		Sidle			
۷.۷	Name				-	
	Number	Street			_	

State Zip Code

City

Official Form 106G

Fill in this in	nformation to ider	ntify your case:	
Debtor 1	Robin	Frederica	Taylor
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>I</u>	
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.									
1. D	o you have a	ny codebtors? (If you are filing	g a joint case, do not list eit	her spouse as a coo	debtor.)				
	No. □ Yes								
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line 3.								
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?								
	_	nwhich community state or ter	ritory did you live?	Fill	in the name and current address of that person.				
	Name of	your spouse, former spouse or legal equ	uivalent	 ,					
	Number	Street							
	City		State	Zip Code					
s	-	or Schedule G to fill out Colu			ficial Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt Check all schedules that apply:				
3.1					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.2					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.3					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					

Official Form 106H Record # 635883 Schedule H: Your Codebtors Page 1 of 1

			Jocument	Page 45 of 73
Fill in this in	nformation to ident	tify your case:		
Debtor 1	Robin	Frederica	Taylor	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	s Bankruptcy Court for	the : <u>NORTHERN DISTRICT OF</u>	- ILLINOIS	
	er		_	Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date:
Official F	orm 106I			MM / DD / YYYY
•				mm, 557 1111
0 - h - d l	a I. Varre I	lmaama		

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employ	/ment			
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
If you have more than or attach a separate page v information about additio employers.	vith	X Employed Not employed		Employed Not employed
Include part-time, seasor self-employed work.	nal, or Occupation	Customer Service	Representative	
Occupation may Include or homemaker, if it applied		Mitsubishi Electric		
		Vernon Hills, IL 60		,
	How long employed there?	1 year		
Part 2: Give Details Abo	out Monthly Income			
spouse unless you are so	ne as of the date you file this form. If you he parated. pouse have more than one employer, comb more space, attach a separate sheet to this	oine the information for a		
			For Debtor 1	For Debtor 2 or non-filing spouse
	ges, salary and commissions (before all pa monthly, calculate what the monthly wage w	•	\$3,308.82	\$0.00
Estimate and list month	3. Estimate and list monthly overtime pay.			\$0.00
4. Calculate gross income	e. Add line 2 + line 3.		\$3,308.82	\$0.00

 Official Form 106I
 Record #
 635883
 Schedule I: Your Income
 Page 1 of 2

Document Page 46 of 73 Frederica Robin Debtor 1 Case Number (if known) _

		For Debtor 1	For Debtor 2 or non-filing spouse
by line 4 here	4.	\$3,308.82	\$0.00
I payroll deductions:			
Tax, Medicare, and Social Security deductions	5a.	\$744.47	\$0.0
Mandatory contributions for retirement plans	5b.	\$0.00	\$0.0
Voluntary contributions for retirement plans	5c.	\$0.00	\$0.0
Required repayments of retirement fund loans	5d.	\$0.00	\$0.0
Insurance	5e.	\$46.17	\$0.0
Domestic support obligations	5f.	\$0.00	\$0.0
Union dues	5g.	\$0.00	\$0.0
Other deductions. Specify:STD(D1),	5h.	\$21.19	\$0.0
e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5	5h. 6.	\$811.83	\$0.0
ate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,497.00	\$0.00
other income regularly received:	_	<u>'</u>	
Net income from rental property and from operating a business	s,		
profession, or farm			
monthly net income.	8a.	\$0.00	\$0.00
Interest and dividends	8b.	\$0.00	\$0.00
Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00	\$ 0.00
Include alimony, spousal support, child support, maintenance, div	orce		
settlement, and property settlement.			
Unemployment compensation	8d.	\$0.00	\$0.00
Social Security	8e.	\$0.00	\$0.00
Other government assistance that you regularly receive	8f.	\$0.00	\$0.00
Include cash assistance and the value (if known) of any non-cash			
Pension or retirement income	8g.	\$0.00	\$0.00
Other monthly income. Specify:	8h.	\$0.00	\$0.00
d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$0.00
-	10. e.	\$2,497.00	+ \$0.00
ude contributions from an unmarried partner, members of your houser friends or relatives. not include any amounts already included in lines 2-10 or amounts t	sehold, your depender	o pay expenses listed	in Schedule J.
	ate total monthly take-home pay. Subtract line 6 from line 4. I other income regularly received: Net income from rental property and from operating a business profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, dividends settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under Supplemental Nutrition Assistance Program) or housing subsidies Specify: Pension or retirement income Other monthly income. Specify: d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. Culate monthly income. Add line 7 + line 9. d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse the all other regular contributions to the expenses that you list in a line contributions from an unmarried partner, members of your houser friends or relatives. not include any amounts already included in lines 2-10 or amounts to the contribution or relatives.	Il payroll deductions: Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Soc. Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify:	Il payroll deductions: Tax, Madicare, and Social Security deductions Sa. \$744.47 Mandatory contributions for retirement plans Sb. \$0.00 Voluntary contributions for retirement plans Sc. \$0.00 Insurance Sequired repayments of retirement fund loans Insurance Seguired repayments of retirement fund loans Insurance Seguired repayments of retirement fund loans Insurance Seguired repayments of settinement fund loans Seguired repayments fund lines seguired from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Seguired repayments that you, a non-filing spouse, or a dependent regularly receive include alimony, spousarly settlement. Unemployment compensation Seculal Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Specify: 8u

Filli	in this in	formation to identify	your case:				
Deb	tor 1	Robin	Frederica	Taylor	Check if this is	s:	
.	0	First Name	Middle Name	Last Name		ided filing	
l	otor 2 use, if filing)	First Name	Middle Name	Last Name		ment snowing pos as of the following	t-petition chapter 13 date:
Unit	ed States	Bankruptcy Court for the	:NORTHERN DISTRICT OF	ILLINOIS			
	e Number			_	MM / DD	/ YYYY	
Ott: -	.:	- 40C I			A separa	ite filing for Debtor	2 because Debtor 2
Onic	ciai F	orm 106J			maintain:	s a separate hous	ehold.
Sch	edul	e J: Your E	xpenses				12/14
	pace is r				n are equally responsible for supp ages, write your name and case n		
Part '	1: 0	escribe Your Househo	old				
1. Is t	this a joi	nt case?					
	=	So to line 2.					
L	Yes. I	Does Debtor 2 live in No.	a separate household?				
			iust file a separate Schedule	J.			
2. I	Do you h	nave dependents?	X No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Do not lis Debtor 2.	st Debtor 1 and		his information for ent	Desitor 1 of Desitor 2	aye	X No
		ate the dependents'	each depend				Yes
	names.	ate the dependents					X No
							Yes
							X _{No}
							Yes
							X No
							Yes
							X No
							Yes
	-	expenses include s of people other that	n X No				
		and your dependents					
Part 2	2: E	stimate Your Ongoing	Monthly Expenses				
	-		· · ·	-	rm as a supplement in a Chapter 1	-	
	ses as o		Kruptcy is filed. If this is a s	supplemental Schedule C	J, check the box at the top of the f	orm and fill in	
	-		-cash government assistan	=			Your expenses
or suc	n assista	ance and nave includ	ed it on Schedule I: Your II	icome (Omiciai Form 106	ol.)		Tour expenses
			p expenses for your reside	nce. Include first mortgag	ge payments and	4	\$800.00
	-	for the ground or lot.				4.	φουυ.υυ
		al estate taxes				4 a.	\$0.00
		operty, homeowner's,	or renter's insurance			4a. 4b.	\$0.00
			air, and upkeep expenses			4c.	\$60.00
		-	n or condominium dues			4d.	\$0.00

Robin Debtor 1

Frederica

Document Taylor

Page 48 of 73

Case Number (if known) _

ebtor 1	Roblin Frederica Layioi Case Number (if known	/		_
	First Name Middle Name Last Name		V	_
			Your expense	s
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
	Jtilities:	6a.		\$0.00
	6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection	6b.		\$0.00
		6c.		\$150.00
	6c. Telephone, cell phone, internet, satellite, and cable service 6d. Other. Specify:	6d.	\$	0.00
		7.		\$350.00
	Food and housekeeping supplies	8.		\$0.00
	Childcare and children's education costs	9.		\$90.00
	Clothing, laundry, and dry cleaning	10.		\$70.00
	Personal care products and services	10.		\$100.00
	Medical and dental expenses	12.		\$384.00
	Fransportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		Ψ004.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$100.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	nsurance.			
	Oo not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$0.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Faxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	nstallment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	our payments of alimony, maintenance, and support that you did not report as deducted			
1	rom your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
:	20a. Mortgages on other property	20a.	\$	0.00
:	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
:	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Robin Frederica Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$542.00 Pet Care (\$40.00), Postage/Bank Fees (\$5.00), Storage Unit (\$140.00), Student Loans (\$357.00), 21. 21. Other. Specify: \$2,646.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,497.00 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,646.00 23b. Copy your monthly expenses from line 22 above. 23b.--\$149.00 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 635883 Schedule J: Your Expenses Page 3 of 3

Fill in this information to identify your case:			
Debtor 1	Robin	Frederica	Taylor
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>ILL</u>	INOIS (State)
Case Number (If known)	·		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorn	ney to help you fill out bankruptcy forms?
_	
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of parium, I dealars that I have read the our	nmary and schedules filed with this declaration and that they are true and
correct.	illiary and schedules filed with this declaration and that they are true and
🗶 /s/ Robin Frederica Taylor	x
Signature of Debtor 1	Signature of Debtor 2
Date 12/05/2015	Date
MM / DD / YYYY	MM / DD / YYYY

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Document Page 51 of 73

		D(Journal I	uuc or o
Fill in this in	formation to identi	ify your case:		
Debtor 1	Robin	Frederica	Taylor	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptev Court for t	the: <u>NORTHERN</u> District of <u>I</u>	ILLINOIS	
Office Otales	Dankruptcy Court for	une . <u>Northerny</u> District or <u>r</u>	(State)	
Case Number (If known)	「 <u></u>		_	
(II KIIOWII)				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case

number (if known). Answer every question. Part 1: Give Details About Your Marital Statu	us and Where You Lived Before					
01. What is your current marital status?						
Married						
Not married						
02 During the last 3 years, have you lived anyw	where other than where you live no	w?				
□ No.						
Yes. List all of the places you lived in the	last 3 years. Do not include where y	ou live now.				
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there			
		Same as Debtor 1	Same as Debtor 1			
7706 S. Saginaw Ave.	01/2012-03/2014	If Different than Debtor 1)	If Different than			
Chicago, IL 60649		Address1	Debtor 1) Address1			
		Address2	Address2			
		City, State, Zip	City, State, Zip			
		Same as Debtor 1	Same as Debtor 1			
1510 21st St.	04/2014-09/2015	If Different than Debtor 1)	If Different than			
Zion, IL 60099		Address1	Debtor 1) Address1			
		Address2	Address2			
		City, State, Zip	City, State, Zip			
Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).						
Official Form 107 Record # 635883	Statement of Financial Affa	irs for Individuals Filing for Bankruptcy	page ²			

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Document Page 52 of 73

Debtor 1 Robin Frederica Taylor Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$36,651 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$29,713 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business Wages, commissions, \$29,684 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2013) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) 401k \$476 For last calendar year: (January 1 to December 31, 2014) List Certain Payments You Made Before You Filed for Bankruptcy

		Dahia		Document	Page 53 of 73			
Debto	or 1	Robin First Name	Frederica Middle Name	Taylor Last Name		ase Number (if known) _		
06	A	-:4b D-b4 41 D-b4-	Ola dahta mimanih	d-b4-0				
06	Are	either Debtor 1's or Debto	or 2's debts primarily con	sumer debts?				
	П	No Neither Debter 1 nor I	Dobtor 2 has primarily co	neumar dabte. Con	sumer debts are defined in	11	6	
	ш					11 0.3.0. § 101(6) a	5	
		•	lual primarily for a persona	-		ur moro?		
		During the 90 days be	nore you liled for bankrupt	icy, did you pay arry	creditor a total of \$6,225* of	ir more?		
		No. Go to line 7.						
		□ Vaa Liethalea		: t-t-l -t #C 00	5 * :- : :			
		_			5* or more in one or more p	-		
		-			r domestic support obligatio			
		• •	-		attorney for this bankruptcy			
		Subject to adjustment on	4/01/16 and every 3 year	s after that for cases	s filed on or after the date o	i aujustinent.		
	_	Yes. Debtor 1 or Debtor 2	2 or both have primarily (consumor dobts				
	-		-		y creditor a total of \$600 or	moro?		
		_	elore you liled for barrking	otcy, did you pay an	y creditor a total or \$000 or	more:		
		No. Go to line 7.						
		Yes. List below ea	ach creditor to whom you	paid a total of \$600	or more and the total amou	nt you paid that		
		creditor. Do not in	clude payments for dome	stic support obligation	ons, such as child support a	and		
		alimony. Also, do	not include payments to a	an attorney for this b	ankruptcy case.			
				Dates of	Total amount paid	Amount you still a	01470	Was this navment for
				payments	Total amount paid	Amount you still o	we	Was this payment for
				1				
07	Inside corpage age such	hin 1 year before you filed for ders include your relatives; porations of which you are a ent, including one for a busing has child support and alimon. No. Yes. List all payments to an	any general partners; rela an officer, director, person ness you operate as a sole ony.	ntives of any general in control, or owner	partners; partnerships of word 20% or more of their vot	hich you are a generating securities; and an	y managi	ng
				Dates of	Total amount Ar	nount you still	Reason	for this payment
				payment	paid	ve .		
08	an i	hin 1 year before you filed fonsider? ude payments on debts gua No. Yes. List all payments to ar	aranteed or cosigned by a		transfer any property on ac	ccount of a debt that b	enefited	
		_		Dates of payment	Total amount Ar paid ov	nount you still ve		ofor this payment creditor's name
P	art 4	Identify Legal actions,	Repossessions, and Forec	losures				

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Page 54 of 73 Document

Frederica

Robin Taylor Case Number (if known) _ First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case Pending Contract Kenosha County Circuit Court United Hospital System, Inc. vs. Robin On appeal ☐ Concluded CaseNo: 14SC003968 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Describe the property Date Value of the property \$2,800 Honor Finance 2003 Ford Windstar with over 150,000 miles. 2014 **Explain what happened** Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Describe the property Date Value of the property \$8,900 American Credit Acceptance 2005 Volvo XC90 with over 100,000 miles. 2015 **Explain what happened** Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes.

Document Page 55 of 73 Taylor Robin Frederica Case Number (if known) _

	First Name	Middle Name	Last Name				
P	art 5: List Certain Gifts and Con	itributions					
13	Within 2 years before you filed fo	or bankruptcy, did y	ou give any gifts with a total value of more than \$600 per perso	on?			
	No.						
	Yes. Fill in the details for each gift.						
14	<u> </u>	or bankruptcy, did y	ou give any gifts or contributions with a total value of more th	an \$600 to any cha	arity?		
	No. Yes. Fill in the details for each	aiff.					
	Tes. Fill III the details for each	giit.					
P	art 6: List Certain Losses						
15	Within 1 year before you filed for gambling?	r bankruptcy or sinc	e you filed for bankruptcy, did you lose anything because of t	neft, fire, other dis	aster, or		
	No.						
	Yes. Fill in the details for each	gift.					
P	List Certain Payments or	Transfers					
16	about seeking bankruptcy or pre	paring a bankruptcy	u or anyone else acting on your behalf pay or transfer any pro / petition? s, or credit counseling agencies for services required in your b		ou consulted		
	Yes. Fill in the details						
	Party Contact Info		Description and value of any property transferred	Date payment or transfer	Amount of payment		
	Geraci Law L.L.C.				Payment/Value:		
	55 E. Monroe Street #3400				\$1,895.00: \$615.00 paid prior to filing,		
	Chicago,IL 60603				balance to be paid after case filing.		
	Party Contact Info		Description and value of any property transferred	Date payment or transfer	Amount of payment		
	Hananwill Credit Counseling		Credit Counseling Services	2015	\$25.00		
	115 N. Cross St.						
	Robinson, IL 62454						

Debtor 1

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Document Page 56 of 73

Debtor 1	Robin	Frederica	Taylor	Case N	Number (if known)		
	First Name	Middle Name	Last Name				
prom	in 1 year before you filed for nised to help you deal with y ot include any payment or to	our creditors or to	make payments to your cr		fer any property to an	yone who	
N	lo.						
Y	es. Fill in the details.						
transi Includ	in 2 years before you filed fo sferred in the ordinary cours de both outright transfers a ot include gifts and transfer	e of your business nd transfers made	s or financial affairs? as security (such as the gr	anting of a security intere			
■ N	No.						
☐ Ye	es. Fill in the details for each	gift.					
	in 10 years before you filed ficiary? (These are often ca			to a self-settled trust or s	imilar device of which	you are a	
_	√o. ∕es. Fill in the details for each	gift.					
Part 8:	List Certain Financial Acc	ounts, Instruments	, Safe Deposit Boxes, and Sto	orage Units			
sold, Includ	in 1 year before you filed for , moved, or transferred? Ide checking, savings, mone ses, pension funds, coopera	ey market, or other	· financial accounts; certific	ates of deposit; shares in	-		
■ N	No.						
<u>-</u> Y	es. Fill in the details.						
		Last 4	digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
-	ou now have, or did you hav , or other valuables?	ve within 1 year be	fore you filed for bankruptc	ry, any safe deposit box o	r other depository for	securities,	
■ N	No.						
\[\text{Y}	es. Fill in the details.						
		Who e	lse had access to it?	Describe the conte	nts	Do you still have it?	
_	e you stored property in a st	orage unit or place	other than your home with	nin 1 year before you filed	for bankruptcy?		
■ N	vo. ∕es. Fill in the details.						
		Who e	lse has or had access to it?	Describe the conte	nts	Do you still have it?	
Part 9:	Identify Property You Hole	d or Control for Som	neone Else				
_	ou hold or control any propo	erty that someone	else owns? Include any pro	pperty you borrowed from	, are storing for, or ho	ld in trust	
_	omeone.						
	√o. ∕es. Fill in the details.						
		Where	is the property?	Describe the prope	rty	Value	

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Document Page 57 of 73

 Debtor 1
 Robin
 Frederica
 Taylor
 Case Number (if known)

 First Name
 Middle Name
 Last Name

	Give Details About Environmen							
Part 10: Give Details About Environmental Information								
For the purpose of Part 10, the following definitions apply:								
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.							
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.							
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.							
Rep	port all notices, releases, and proceed	ings that you know about, regardless of wh	nen they occurred.					
24	Has any governmental unit notified y	ou that you may be liable or potentially liab	ole under or in violation of an environment	al law?				
	No.							
	Yes. Fill in the details.							
	_	Governmental unit	Environmental law, if you know it	Date of notice				
25	Have you notified any governmental	unit of any release of hazardous material?						
	No.							
	Yes. Fill in the details.							
		Governmental unit	Environmental law, if you know it	Date of notice				
26	Have you been a party in any judicial	or administrative proceeding under any er	ovironmental law? Include settlements and	orders				
	No.	or daminionality proceeding and any or		ordoro.				
	Yes. Fill in the details.							
	- record many and detailed	Court or agency	Nature of the case	Status of the case				
		Court of agency	Nature of the case	Status of the case				
		Court of agency	Nature of the case	Status of the case				
Pa	Give Details About Your Busine	ess or Connections to Any Business	Nature of the case	Status of the case				
	ant 1 11							
	Within 4 years before you filed for ba	ess or Connections to Any Business	any of the following connections to any bu					
	Within 4 years before you filed for ba A sole proprietor or self-emple A member of a limited liability	ess or Connections to Any Business	any of the following connections to any buy, either full-time or part-time					
	Within 4 years before you filed for ba A sole proprietor or self-emple A member of a limited liability A partner in a partnership	ess or Connections to Any Business unkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners	any of the following connections to any buy, either full-time or part-time					
	Within 4 years before you filed for ba A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners	any of the following connections to any buy, either full-time or part-time					
	Within 4 years before you filed for ba A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi	ess or Connections to Any Business unkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners	any of the following connections to any buy, either full-time or part-time					
	Within 4 years before you filed for ba A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation	any of the following connections to any buy, either full-time or part-time					
	Within 4 years before you filed for ba A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation	any of the following connections to any buy, either full-time or part-time					
	Within 4 years before you filed for ba A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the No. None of the above applies. Go Yes. Check all that apply above an	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation to to Part 12. Ind fill in the details below for each business.	any of the following connections to any buy, either full-time or part-time ship (LLP)	usiness?				
27	Within 4 years before you filed for ba A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the No. None of the above applies. Go Yes. Check all that apply above an Within 2 years before you filed for ba institutions, creditors, or other partie	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation to to Part 12. Ind fill in the details below for each business.	any of the following connections to any buy, either full-time or part-time ship (LLP)	usiness?				
27	Within 4 years before you filed for ba A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the No. None of the above applies. Go Yes. Check all that apply above an Within 2 years before you filed for ba institutions, creditors, or other partie	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation to to Part 12. Ind fill in the details below for each business.	any of the following connections to any buy, either full-time or part-time ship (LLP)	usiness?				
27	Within 4 years before you filed for ba A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the No. None of the above applies. Go Yes. Check all that apply above an Within 2 years before you filed for ba institutions, creditors, or other partie	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation to to Part 12. Ind fill in the details below for each business.	any of the following connections to any buy, either full-time or part-time ship (LLP)	usiness?				
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27	Within 4 years before you filed for ba A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or managi An owner of at least 5% of the No. None of the above applies. Go Yes. Check all that apply above an Within 2 years before you filed for ba institutions, creditors, or other partie	ess or Connections to Any Business inkruptcy, did you own a business or have oyed in a trade, profession, or other activity company (LLC) or limited liability partners ing executive of a corporation evoting or equity securities of a corporation to to Part 12. Ind fill in the details below for each business. Inkruptcy, did you give a financial statements.	any of the following connections to any buy, either full-time or part-time ship (LLP)	usiness?				
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Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Document Page 58 of 73

 Debtor 1
 Robin Frederica
 Taylor
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Falt 12. Sign Below					
answers are true and correct. I understand that making	I Affairs and any attachments, and I declare under penalty of perjury that the g a false statement, concealing property, or obtaining money or property by fraud es up to \$250,000, or imprisonment for up to 20 years, or both.				
✗ /s/ Robin Frederica Taylor	×				
Signature of Debtor 1	Signature of Debtor 2				
Date 12/05/2015 MM / DD / YYYY	Date				
Did you attach additional pages to Your Statement of	Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?				
No					
Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
No					
Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				

Fill in this i	Caco 15 /11		iilad 12/10/15 Entor	red 12/10/15 16:22:34 9 of 73	Desc Main	
Debtor 1	Robin	Frederica	Taylor			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
	es Bankruptcy Court for the : _	NORTHERN DISTRICT OF	ILLINOIS EASTERN			
DIVISION	District of <u>ILLINOIS</u>		(State)		Check if this is an amended filing	
Stateme	orm 108 ent of Intention andividual filing under cha	pter 7, you must fill out t	Is Filling Under Cha	pter 7		12/15
■ you have lea	ased personal property a	nd the lease has not exp	ired.			
				the date set for the meeting of cred	itors,	
			e. You must also send copies to the	<u> </u>		
	must sign and date the fo	-	equally responsible for supplying	j correct information.		
	_		ed, attach a separate sheet to this	s form. On the top of any additional	pages,	
write your nan	ne and case number (if k	nown).				
Part 1:	List Your Creditors Who H	lave Secured Claims				
For any cre informatio	-	Part 1 of Schedule D: Cre	editors Who Have Claims Secured	d by Property (Official Form 106D), f	fill in the	
Identify the	e creditor and the proper	ty that is collateral	What do you intend to o	do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor's	s		☐ Surrender the	property	☐ No	
name:			Retain the pro	operty and redeem it	☐ Yes	
Descripti	on of		Retain the pro	operty and enter into a	_	
property			Reaffirmation	Agreement.		
securing	debt:		Retain the pro	operty and [explain]:		
Creditor's	s		Surrender the	property	 No	
name:			=	operty and redeem it	☐ Yes	
Descripti	ion of			operty and enter into a		
property	OH OI		— Reaffirmation	Agreement.		
securing	debt:		Retain the pro	operty and [explain]:		

☐ No Creditor's ☐ Surrender the property name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: _ □No Creditor's ☐ Surrender the property name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]:

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

Record # 635883

Page 1 of 2

Debtor 1

Part 2:

Robin

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Page 60 of Page 6

First Name

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet						
	operty lease if the trustee does not assume it. 11 U.S.C. § 365(p.					
Describe your unexpired personal property leas	ses	Will the lease be assumed?				
Lessor's name: Public Storage		□ No				
Description of leased property: Furniture		Yes				
Lessor's name:		☐ No				
Description of leased property:		☐ Yes				
Lessor's name:		□ No				
Description of leased property:		Yes				
Lessor's name:		□ No				
Description of leased property:		Yes				
Lessor's name:		□ No				
Description of leased property:		Yes				
Lessor's name:		□ No				
Description of leased property:		☐ Yes				
Lessor's name:		□ No				
Description of leased property:		Yes				
Part 3: Sign Below						
Under penalty of perjury, I declare that I have indicat personal property that is subject to an unexpired lea	ted my intention about any property of my estate that secures a use.	debt and any				
/s/ Robin Frederica Taylor Signature of Debtor 1	Signature of Debtor 2	_				
Date_Dated: 12/05/2015	Date					
MM / DD / YYYY	MM / DD / YYYY					

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Document Page 61 of 73

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re	
Robin Frederica Taylor / Debtor	Case No:
	Chapter: Chapter 7
DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR DEBTOR
compensation paid to me within one year before the filing of	(b), I certify that I am the attorney for the above named debtor(s) and that the petition in bankruptcy, or agreed to be paid to me, for services emplation of or in connection with the bankruptcy case is as follows:
For legal services, I have agreed to accept	\$1,895.00
Prior to the filing of this statement I have received	\$615.00
Balance Due	\$1,280.00
2. The source of the compensation paid to me was:	
Debtor(s) Other: (specify	
3. The source of compensation to be paid to me is:	
Debtor(s) Other: (specify	
outer. (speetry	
I have not agreed to share the above-disclosed composition of my law firm.	pensation with any other person unless they are members and associates
I have carred to show the show displaced common	action with a other marger or margers who are not more hors or accomists.
•	sation with a other person or persons who are not members or associates
In return for the above-disclosed fee, I have agreed to re case, including:	inder regar service for an aspects of the bankruptcy
 a. Analysis of the debtor's financial situation, and renormalized and renormal	ndering advice to the debtor in determining whether to file a petition in
h Dropogation and filing of any natition calculate at	otomonto of office and alon which may be required.
b. Preparation and filing of any petition, schedules, sta	atements of affairs and plan which may be required;
c. Representation of the debtor at the meeting of cred	itors and confirmation hearing, and any adjourned hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fee	e does not include the following service:
——————————————————————————————————————	dates, amendments to schedules, adversary complaints or conversions to anot
chapter, judicial lien avoidances, dischargeability actions, other	ner contested matters except the first meeting of creditors.
	CERTIFICATION
I certify that the foregoing is a complete payment to	e statement of any agreement or arrangement for
me for representation of the debtor(s) in this	1 11
Date: 12/10/2015	/s/ Marc Adam Affolter
Date	Signature of Attorney
	Geraci Law L.L.C.
	Name of law firm

Page 1 of 1 635883 Record #

Geraci Law L.L.C.

Date: 2/14/2015

Consultation Attorney: MAGE 62 of 73

Record #: 635-883



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following

terms and conditions: This amount does NOT INCLUDE court filing fees of \$335, or costs Attorney fees for the Chapter 7 bankruptcy are \$ for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues, or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated: (Joint Debtor) Robin Taylor(Debtor) Attorney for the Debtor(s), Representing Geraci Law L.L.C.

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Document Page 63 of 73

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robin Frederica Taylor / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/05/2015 /s/ Robin Frederica Taylor

Robin Frederica Taylor

X Date & Sign

Record # 635883 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 635883 B 201A (Form 201A) (11/11) Page 1 of 2

Form B 201A, Notice to Consumer Debtor(s)

In re Robin Frederica Taylor / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12/05/2015	/s/ Robin Frederica Taylor	
	Robin Frederica Taylor	
Dated: 12/10/2015	/s/ Marc Adam Affolter	
	Attorney: Marc Adam Affolter	

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Page 66 of 73 Document

Case Number (if known) Taylor_ Frederica . Robin Debtor 1 Last Name Middle Name **Answer These Questions for Reporting Purposes** Part 6: 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." What kind of debts do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. No. I am not filing under Chapter 7. Go to line 18. 17. Are you filing under Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? Do you estimate that after any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? **25,001-50,000** 1,000-5,000 1-49 How many creditors do **50,001-100,000** 5,001-10,000 you estimate that you 50-99 ■ More than 100,000 10,001-25,000 100-199 owe? 200-999 ☐\$500,000,001-\$1 billion ☐ \$1,000,001-\$10 million \$0-\$50,000 How much do you □\$1,000,000,001-\$10 billion \$10,000,001-\$50 million \$50,001-\$100,000 estimate your assets to □\$10,000,000,001-\$50 billion ☐ \$50,000,001-\$100 million **\$100,001-\$500,000** be worth? □ \$100,000,001-\$500 million ☐More than \$50 billion \$500,001-\$1 million □\$500,000,001-\$1 billion ☐ \$1,000,001-\$10 million \$0-\$50,000 How much do you □\$1,000,000,001-\$10 billion ☐ \$10,000,001-\$50 million estimate your liabilities \$50,001-\$100,000 □\$10,000,000,001-\$50 billion ☐ \$50,000,001-\$100 million \$100,001-\$500,000 to be? ☐ More than \$50 billion □ \$100,000,001-\$500 million ☐ \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Signature of Debtor 1 Executed on : 12 / 05 /2015 MM / DD / YYYY Executed on MM / DD / YYYY

page 6

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Document Page 67 of 73

Fill in	this in	formation to identi	fy your case:			
Debto	r 1	Robin	Frederica	Taylor		
		First Name	Middle Name	Last Name		
Debto (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Name		
Unite	d States	Bankruptcy Court for	the: <u>NORTHERN</u> District of	ILLINOIS (State)		
	Number				Check if this is an	n
(If kn	own)				amended filing	
_		orm 106 D			•	4045
Decl	ara	tion About	t an Individual I	Debtor's Schedu	les	12/15
£ 4		noonle are filing to	gether, both are equally rest	onsible for supplying correc	information.	
		Sign Below	1341, 1519, and 3571.			
Did	you pa	y or agree to pay s	omeone who is NOT an attor	rney to help you fill out bankı	uptcy forms r	
	No				D. W. D. W. J. Metics Declaration	and
	Yes.	Name of Person _		<u> </u>	Attach Bankruptcy Petition Preparer's Notice, Declaration, Signature (Official Form 119).	anu
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	der pen rect.	alty of perjury, I de	eclare that I have read the su	mmary and schedules med v	ith this declaration and that they are true and	
×	Signat	ure of Debtor 1	Jan	Signature of Debto	r 2	
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Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Document Page 68 of 73

Robin	Frederica	Taylor	Case Number (if known)			
First Name	Middle Name	Last Name				
	Qest	cribe the nature of the business	Employer Identification number Do not include Social Security number or			
			EIN:			
		e of accountant or bookkeeper	Dates business existed			
	Name	9 OF SCOOLINGIA OF INCOMESSION				
	***************************************		From To			
Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.						
No.						
Yes. Fill in	the details.	lasued				
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1						
_	Below		that the			
have read the			s, and I declare under penalty of perjury that the ng property, or obtaining money or property by fraud nment for up to 20 years, or both.			
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Document

Taylor

Frederica

Robin

Debtor 1

Page 69 of 73

Case Number (if known) ____

Firs	Name Middle Name	Last Name	
Part 2:	List Your Unexpired Personal Property Leases		***
	xpired personal property lease that you listed in S	Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G),	000 000000
fill in the inf	ormation below. Do not list real estate leases. Une	expired leases are leases that are still in effect; the lease period has not yet	***************************************
ended. You	may assume an unexpired personal property lease	e if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	ease be assumed?
Describ	your unexpired personal property leases	Will the le	ease be assument
	s name: Public Storage	□ No	***************************************
Lessor	s name: Public Storage	¥ Yes	s
Descrip	tion of leased		
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Under per	alty of perjury, I declare that I have indicated my ir property that is subject to an unexpired lease.	ntention about any property of my estate that secures a debt and any	
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	ture of Debtor 1	Signature of Debtor 2	
Date	Dated: 121 5 120	Date MM / DD / YYYY	
	MM / DD / YYYY	MINI / DD / TTTT	

Document Page 70 of 73

DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:
- (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining countrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated:

Robin Frederica Taylor

X Date & Sign

Entered 12/10/15 16:22:34 Desc Main Case 15-41750 Doc 1 Filed 12/10/15 Page 71 of 73 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bankruptcy Docket #: Robin Frederica Taylor / Debtor Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/5 /2015

Robin Frederica Taylor

X Date & Sign

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Main Document Page 72 of 73

Det	tor 1	Robin Frederica	Taylor	Case Number (if known)			
DC.		First Name Middle Name	Last Name				
				Column A	Column B		
				Debtor 1	Debtor 2 or	***************************************	
					non-filing spouse		
				60.00	\$0.00		
8.	Unemp	loyment compensation		\$0.00			
	Do not	enter the amount if you contend that the	amount received was a benefit			***************************************	
	under ti	ne Social Security Act. Instead, list it here	}`				
	For you	J	**********			***************************************	
		ur spouse			•	***************************************	
	For yo	ur spouse				***	
9.	Pensio	on or retirement income. Do not include	any amount received that was a	\$0.00	\$0.00	***	
	benefi	under the Social Security Act.					
10	Incom	e from all other sources not listed abov	ve. Specify the source and amount.				
10		to allude any benefite received under the	Social Sectific Act of Dayments to	ceived			
		ctim of a war crime, a crime against hum sm. If necessary, list other sources on a s	anity, or international of domestic				
(0.000	terrori	sm. If necessary, list other sources on a s	separate page and par the total of	\$0.00	\$ 0.00_	***************************************	
-	10a			\$ 0.00	\$0.00	***************************************	
***************************************	10b.			\$ 0.00 _		***************************************	
*		otal amounts from separate pages, if any	:	\$0.00	\$0.00	***************************************	
				***************************************	£0.00 -	\$3,185.00	
11	. Calcu	late your total current monthly income. n. Then add the total for Column A to the	Add lines 2 through 10 for each	\$3,185.00 +	- \$0.00 = _	\$3,103.00	
-	colum	n. Then add the total for Coldinit A to the	total for Goldini. 2.			***	
-							
			AWar da Warr				
H	Part 2:	Determine Whether the Means Test	Applies to You				
4	2 Calcu	late your current monthly income for the	ne year. Follow these steps:		12a.	\$3,185.00	
****	12a.	Copy your total current monthly income	from line 11	Copy line 11 here	12a.		
***************************************						x 12	
		Multiply by 12 (the number of months in			12b.	\$38,220.00	
	12b.	The result is your annual income for this	part of the form.				
١.		late the median family income that app	lies to you. Follow these steps:			***************************************	
1	3. Calcu	liate the median family income that app				***************************************	
Name and American	Fill in	the state in which you live.	l IL		•		
		and diale in thines, ye					
	Fill in	the number of people in your household	. <u> </u>				
***************************************			-		13.	\$49,682.00	
-	Fill in	the median family income for your state	and size of household.	ified in the congrete	<u> </u>		
-	To fir	nd a list of applicable median income amount income amount income amount income for this form. This list may also be	ounts, go online using the link speci available at the hankruptcy clerk's	office.			
***************************************	instru	ictions for this form. This list may also be	available at the ballingpley sisting				
*							
1		do the lines compare?					
WWWWW	14a.	X ine 12b is less than or equal to line	13. On the top of page 1, check box	1, There is no presumption of abuse.			
********		Go to Part 3.					
***************************************	1.4h	The presumption of abuse is determined by Form 22A-2.					
	14b.	Go to Part 3 and fill out Form 22A-2.	· · ·				

	Part 3:						
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.						
		By signing here, I declare under penalty of perjury that the information on this statement of the statement					
-		Wal - Jan					
**************			<u> </u>				
•		Robin Frederica	Taylor				
-							
		Date:: 1 5 /2015					
******		Date [0 1 3 12010					
		If you checked line 14a, do NOT fill ou	t or file Form 22A-2.				
		If you checked line 14b, fill out Form 2	ZA-Z ZNU NIC II WIGI UNS JUIM.			······································	

Case 15-41750 Doc 1 Filed 12/10/15 Entered 12/10/15 16:22:34 Desc Mai Document Page 73 of 73

Form B 201A, Notice to Consumer Debtor(s)

In re Robin Frederica Taylor / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12 / 5 /2015

Robin Frederica Taylor

X Date & Sign

Dated:) \ / \ \ /_/2015

Attorney: Marc Adam Affolter

Form B 201A, Notice to Consumer Debtor(s)

Page 2 of 2